

Information to identify the case:

Debtor 1 Augustine I Obiaku
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **18-23529-JAD**

Social Security number or ITIN **xxx-xx-6884**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 9/5/18**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Augustine I Obiaku	
2. All other names used in the last 8 years		
3. Address	297 Grouse Drive Elizabeth, PA 15037	
4. Debtor's attorney	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Date: 10/15/18
7. Meeting of creditors	November 13, 2018 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/14/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Augustine I Obiaku
Debtor(s)

Bankruptcy Case No.: 18-23529-JAD
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: October 15, 2018

Jeffery A. Deller
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Augustine I Obiaku
 Debtor

Case No. 18-23529-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 309APage 1 of 2
Total Noticed: 32

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Augustine I Obiaku, 297 Grouse Drive, Elizabeth, PA 15037-2313
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 14910474 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)
 14910476 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14910478 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14910481 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14910483 +Dept Of Ed/aspire Reso, Pob 65970, West Des Moines, IA 50265-0970
 14910486 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 14910487 +Franklin Trust Fcu, 632 Franklin Ave, Hartford, CT 06114-3000
 14910488 +Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 14910489 +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14910490 +Slc Conduit I Llc, 701 East 60th Street North, Sioux Falls, SD 57104-0432
 14910491 +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432
 14910499 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Oct 16 2018 02:49:50 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 16 2018 02:50:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 16 2018 02:50:37
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14910475 +EDI: AMEREXPRO.COM Oct 16 2018 06:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14910479 EDI: BANKAMER.COM Oct 16 2018 06:28:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14910477 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 16 2018 02:51:02
 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 14910480 +EDI: CAPITALONE.COM Oct 16 2018 06:28:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14910482 +EDI: CHASE.COM Oct 16 2018 06:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14910484 +EDI: TSYS2.COM Oct 16 2018 06:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14910485 +E-mail/Text: bknocite@ercbpo.com Oct 16 2018 02:50:45 Erc, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 14911623 +EDI: PRA.COM Oct 16 2018 06:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14910492 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
 14910493 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
 14910494 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 14910495 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14910496 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/value City Furni, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 14910497 +EDI: TFSR.COM Oct 16 2018 06:28:00 Toyota Motor Credit Co, Po Box 9786,
 Cedar Rapids, IA 52409-0004
 14910498 EDI: USBANKARS.COM Oct 16 2018 06:28:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14930709* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)
 14930710* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14930714* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14930711* +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14930712* +Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 14930713* +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14930715* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
 14930716* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14930717* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14930718* +Dept Of Ed/aspire Reso, Pob 65970, West Des Moines, IA 50265-0970
 14930719* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14930720* +Erc, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 14930721* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 14930722* +Franklin Trust Fcu, 632 Franklin Ave, Hartford, CT 06114-3000
 14930723* +Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 14930724* +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14930725* +Slc Conduit I Llc, 701 East 60th Street North, Sioux Falls, SD 57104-0432
 14930726* +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432

District/off: 0315-2

User: lfin
Form ID: 309A

Page 2 of 2
Total Noticed: 32

Date Rcvd: Oct 15, 2018

***** BYPASSED RECIPIENTS (continued) *****

14930727* +Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14930728* +Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14930729* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14930730* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14930731* +Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14930732* +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
14930733* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Us Bank, 4325 17th Ave S, Fargo, ND 58125)
14930734* +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

TOTALS: 0, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Lawrence W. Willis on behalf of Debtor Augustine I Obiaku ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 3